

**UNITED STATES BANKRUPTCY COURT**  
Eastern District of Virginia

**Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines**

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on May 1, 2013.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. Electronically filed documents may be viewed on Court's web site, [www.vaeb.uscourts.gov](http://www.vaeb.uscourts.gov). Computer access available in Clerk's Office at address shown below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

**Creditors -- Do not file this notice in connection with any proof of claim you submit to the court.**

**See Reverse Side For Important Explanations.**

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Mona Mohammad Rahim  
3902 Melvern Place  
Alexandria, VA 22312

Case Number: 13-12030-BFK Office Code: 1	Last four digits of Social-Security or Individual Taxpayer-ID(ITIN) No(s)./Complete EIN: xxx-xx-9190
Attorney for Debtor(s) (name and address): Bobby J. Altman Altman & Somers, LLC 7015 Old Keene Mill Road, Suite 202 Springfield, VA 22150 Telephone number: 703-569-0400	Bankruptcy Trustee (name and address): H. Jason Gold Wiley Rein LLP 7925 Jones Branch Drive Suite 6200 McLean, VA 22102 Telephone number: (703) 905-2825

**Meeting of Creditors:**

Date: **June 11, 2013**

Time: **09:00 AM**

Location: **115 South Union Street, Suite 206, Alexandria, VA 22314**

**Presumption of Abuse under 11 U.S.C. § 707(b)**

*See "Presumption of Abuse" on reverse side.*

The presumption of abuse does not arise.

**Deadlines:**

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

**Deadline to Object to Debtor's Discharge or to Challenge Dischargeability of Certain Debts:**  
**August 12, 2013**

**Deadline to Object to Exemptions:**

Thirty (30) days after the *conclusion* of the meeting of creditors or within thirty (30) days after any amendment to the list or supplemental schedules is filed, whichever is later.

**Creditors May Not Take Certain Actions:**

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

**Creditor with a Foreign Address:**

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

**Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.**

<b>Address of the Bankruptcy Clerk's Office:</b> 200 South Washington Street Alexandria, VA 22314	<b>For the Court:</b> Clerk of the Bankruptcy Court: William C. Redden
<b>McVCIS 24-hour case information:</b> Toll Free 1-866-222-8029	Date: May 2, 2013

**EXPLANATIONS**

**B9A (Official Form 9A) (12/12)**

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
<b>Legal Advice</b>	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date specified in a notice filed with the court.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline. <i>Do not include this notice with any filing you make with the court.</i>
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) or that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), or (6), you must file a complaint — or a motion if you assert the discharge should be denied under §727(a)(8) or (a)(9) — in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on the front of this form. The bankruptcy clerk's office must receive the complaint or motion and any required filing fee by that Deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any document that you file in this bankruptcy case should be filed either electronically, or with the Clerk's Office in Alexandria. You may view electronically filed documents, including list of debtor's property and debts and list of property claimed exempt, on Clerk's web site, <a href="http://vaeb.uscourts.gov">www.vaeb.uscourts.gov</a> , or at Clerk's office in Alexandria. See address on front side of this notice.
<b>— Refer to Other Side for Important Deadlines and Notices —</b>	
<p><b>LOCAL RULE DISMISSAL WARNING:</b> Case may be dismissed for failure to timely file lists, schedules and statements, or to attend meeting of creditors. (Local Bankruptcy Rules 1007-1, 1007-3, and 2003-1.) Trustee may at the meeting give notice of intention to abandon property burdensome or of inconsequential value or intent to sell nonexempt property that has an aggregate gross value less than \$2,500. Objections thereto must be filed pursuant to Local Bankruptcy Rules 6004-2 and 6007-1.</p> <p><b>PHOTOCOPIES</b> May be obtained by contacting Creative Assistant at (757) 624-9990 or by fax at (757) 624-9998.</p> <p><i>Electronic bankruptcy notices are delivered faster than the U.S. Mail if you have a PC with Internet connection or a Fax machine. For more information, go to <a href="http://vaeb.uscourts.gov/ebn/index.htm">http://vaeb.uscourts.gov/ebn/index.htm</a> or call, toll free: 877-837-3424. Case/docket information available on Internet @ <a href="http://www.vaeb.uscourts.gov">www.vaeb.uscourts.gov</a></i></p>	

Certificate of Notice Page 3 of 5  
United States Bankruptcy Court  
Eastern District of VirginiaIn re:  
Mona Mohammad Rahim  
DebtorCase No. 13-12030-BFK  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0422-9

User: voehle  
Form ID: B9APage 1 of 3  
Total Noticed: 34

Date Rcvd: May 02, 2013

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 04, 2013.

db +Mona Mohammad Rahim, 3902 Melvern Place, Alexandria, VA 22312-1149  
 11772864 +Aspire, P.O. Box 23007, Columbus, GA 31902-3007  
 11772868 +Chase Bank USA NA, P.O. Box 15519, Wilmington, DE 19850-5519  
 11772871 +Client Svcs Inc., c/o Discover Card, 3451 Harry S. Truman Blvd,  
     Saint Charles, MO 63301-9816  
 11772874 +First National Bank Omaha, P.O. Box 2557, Omaha, NE 68103-2557  
 11772878 +HSBC Retail Services, P.O. Box 71106, Charlotte, NC 28272-1106  
 11772877 +Home Depot Credit Services, P.O. Box 182676, Columbus, OH 43218-2676  
 11772880 +NCC Business Services Inc., P.O. Box 23758, Jacksonville, FL 32241-3758  
 11772888 +The Children's Place Plan, P.O. Box 183015, Columbus, OH 43218-3015

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
aty E-mail/Text: chrissome@aol.com May 03 2013 02:50:47 Bobby J. Altman, Altman & Somers, LLC,  
 7015 Old Keene Mill Road, Suite 202, Springfield, VA 22150

tr +EDI: BHJGOLD.COM May 03 2013 03:58:00 H. Jason Gold, Wiley Rein LLP,  
     7925 Jones Branch Drive, Suite 6200, McLean, VA 22102-3376  
 11772863 +EDI: AMEREXPR.COM May 03 2013 03:58:00 American Express, P.O. Box 650448,  
     Dallas, TX 75265-0448  
 11772862 +EDI: AMEREXPR.COM May 03 2013 03:58:00 American Express, P.O. Box 1270,  
     Newark, NJ 07101-1270  
 11772865 +EDI: BANKAMER.COM May 03 2013 03:58:00 Bank of America, P.O. Box 15019,  
     Wilmington, DE 19886-5019  
 11772866 +EDI: TSYS2.COM May 03 2013 03:53:00 Barclaycard, P.O. Box 13337,  
     Philadelphia, PA 19101-3337  
 11772867 +EDI: CAPITALONE.COM May 03 2013 03:58:00 Capital One/Best Buy, P.O. Box 105474,  
     Atlanta, GA 30348-5474  
 11772869 +EDI: CHASE.COM May 03 2013 03:53:00 Chase Cardmember Service, P.O. Box 15153,  
     Wilmington, DE 19886-5153  
 11772870 +EDI: CITICORP.COM May 03 2013 03:58:00 Citi Cards, Processing Center,  
     Des Moines, IA 50363-0001  
 11772872 +EDI: WFNNB.COM May 03 2013 03:53:00 Comenity Bank, P.O. Box 182273,  
     Columbus, OH 43218-2273  
 11772873 +EDI: DISCOVER.COM May 03 2013 03:53:00 Discover, P.O. Box 71084, Charlotte, NC 28272-1084  
 11772875 +EDI: RMSC.COM May 03 2013 03:58:00 GE Capital Retail Bank, P.O. Box 960061,  
     Orlando, FL 32896-0061  
 11772876 +EDI: RMSC.COM May 03 2013 03:58:00 GECRB/JCP, P.O. Box 960090, Orlando, FL 32896-0090  
 11772879 +EDI: RMSC.COM May 03 2013 03:58:00 Lord & Taylor/GECRB, P.O. Box 960035,  
     Orlando, FL 32896-0035  
 11772881 +E-mail/Text: bankruptcydepartment@ncogroup.com May 03 2013 03:09:31 NCO Financial Systems,  
     P.O. Box 15773, Wilmington, DE 19850-5773  
 11772882 +EDI: WFNNB.COM May 03 2013 03:53:00 New York & Co., P.O. Box 659728,  
     San Antonio, TX 78265-9728  
 11772883 +E-mail/Text: bnc@nordstrom.com May 03 2013 02:57:47 Nordstrom Bank, P.O. Box 79134,  
     Phoenix, AZ 85062-9134  
 11772884 +E-mail/Text: ustpregion04.ax.ecf@usdoj.gov May 03 2013 03:07:20 Office of U.S. Trustee,  
     115 South Union St., Ste 206, Alexandria, VA 22314-3361  
 11772885 +EDI: RMSC.COM May 03 2013 03:58:00 Old Navy Visa/GECRB, P.O. Box 960017,  
     Orlando, FL 32896-0017  
 11772886 +EDI: SEARS.COM May 03 2013 03:58:00 Sears Credit Cards, P.O. Box 183082,  
     Columbus, OH 43218-3082  
 11772889 +EDI: RMSC.COM May 03 2013 03:58:00 TJX Rewards/GECRB, P.O. Box 530948,  
     Atlanta, GA 30353-0948  
 11772887 +EDI: WTRRNBNB.COM May 03 2013 03:53:00 Target National Bank, P.O. Box 59317,  
     Minneapolis, MN 55459-0317  
 11772890 EDI: USBANKARS.COM May 03 2013 03:58:00 USBank, P.O. Box 108, Saint Louis, MO 63166-0000  
 11772891 +EDI: WFNNB.COM May 03 2013 03:53:00 Victoria's Secret, P.O. Box 659728,  
     San Antonio, TX 78265-9728  
 11772892 +EDI: RMSC.COM May 03 2013 03:58:00 Walmart/GECRB, P.O. Box 530927, Atlanta, GA 30353-0927  
     TOTAL: 25

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

District/off: 0422-9

User: voehle  
Form ID: B9A

Page 2 of 3  
Total Noticed: 34

Date Rcvd: May 02, 2013

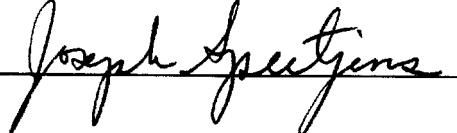
\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 04, 2013

Signature:



A handwritten signature in black ink, appearing to read "Joseph Speetjens", is written over a horizontal line. The signature is fluid and cursive, with a distinct "J" at the beginning.

District/off: 0422-9

User: voehle  
Form ID: B9A

Page 3 of 3  
Total Noticed: 34

Date Rcvd: May 02, 2013

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 2, 2013 at the address(es) listed below:

Bobby J. Altman on behalf of Debtor Mona Mohammad Rahim chrissome@aol.com  
H. Jason Gold jgold@wileyrein.com,  
VA19@ecfcbis.com;pmccarthy@wileyrein.com;khertz@wileyrein.com;jgold@ecf.epiqsystems.com;jfarnum@wileyrein.com

TOTAL: 2